What is Claimed is:

1.   A method operable on a computer to provide a consumer a program price for an automotive fuel, comprising the steps of:

receiving an account identifier;

determining said program price;

storing said program price in association with said account identifier on said computer;

receiving purchase information indicating a purchase of said automotive fuel at a retail price using said account identifier;

retrieving said program price from said computer; and

calculating, using said program price and said retail price, a payment due to said customer.

2.   The method of claim 1 wherein said program price is a discount to said retail price.

3.   The method of claim 1 wherein said program price is a capped price.

4.   The method of claim 1 wherein said program price is based in part on a primary geographic area in which an automobile is to be utilized; and

said purchase information includes a geographic location of said purchase.

5.   The method of claim 1 wherein said program price includes an effective time period, and a quantity, a grade and a brand of said automotive fuel; and

said purchase information includes a date, a quantity, a grade and a brand of said automotive fuel.

6.   The method of claim 1 wherein said account identifier identifies a co-branded account having a finders fee associated therewith; and

said program price is based in part on said finders fee.

7.   The method of claim 1 wherein said program price is inclusive of taxes on said automotive fuel.

8.   The method of claim 1 wherein said program price is exclusive of taxes on said automotive fuel.

9.   The method of claim 1 wherein said payment due to said customer is provided as a credit to the account identified by said account identifier.

10.   A system for providing a consumer a program price for an automotive fuel, comprising:

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a processor;

a memory operatively connected to said processor;

said processor operative with control instructions in said memory to perform the steps of:

receiving an account identifier;

determining said program price;

storing said program price in association with said account identifier on said computer;

receiving purchase information indicating a purchase of said automotive fuel at a retail price using said account identifier;

retrieving said program price from said computer; and

calculating, using said program price and said retail price, a payment due to said customer.

11. The system of claim 10 wherein said program price is a discount to said retail price.

12. The system of claim 10 wherein said program price is a capped price.

13. The system of claim 10 wherein said program price is based in part on a primary geographic area in which an automobile is to be utilized; and

said purchase information includes a geographic location of said purchase.

14. The system of claim 10 wherein said program price includes an effective time period, and a quantity, a grade and a brand of said automotive fuel; and

said purchase information includes a date, a quantity, a grade and a brand of said automotive fuel.

15. The system of claim 10 wherein said account identifier identifies a co-branded account having a finders fee associated therewith; and

said program price is based in part on said finders fee.

16. The system of claim 10 wherein said program price is inclusive of taxes on said automotive fuel.

17. The system of claim 10 wherein said program price is exclusive of taxes on said automotive fuel.

18. The system of claim 10 wherein said payment due to said customer is provided as a credit to the account identified by said account identifier.

19. A computer-readable medium operative with a computer to provide a consumer a

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program price for an automotive fuel, said computer-readable medium including control information to control the operation of a computer to perform the steps of:

receiving an account identifier;

determining said program price;

storing said program price in association with said account identifier on said computer;

receiving purchase information indicating a purchase of said automotive fuel at a retail price using said account identifier;

retrieving said program price from said computer; and

calculating, using said program price and said retail price, a payment due to said customer.

20.   A system for providing a consumer a program price for an automotive fuel, comprising:

means for receiving an account identifier;

means for determining said program price;

means for storing said program price in association with said account identifier on said computer;

means for receiving purchase information indicating a purchase of said automotive fuel at a retail price using said account identifier;

means for retrieving said program price from said computer; and

means for calculating, using said program price and said retail price, a payment due to said customer.

21.   A method operable on a computer for calculating a payment due on a purchase of an automotive fuel by a customer, comprising the steps of:

receiving purchase data describing a purchase of said automotive fuel by said customer, said purchase data including an account identifier and a purchase price;

retrieving from said computer, using said account identifier, a program price associated with said account identifier; and

calculating on said computer a payment due to said customer based in part on the difference between said program price and said purchase price.

22.   The method of claim 21 wherein said program price is a discount to said retail price.

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23. The method of claim 21 wherein said program price is a capped price.

24. The method of claim 21 wherein said program price is based in part on a primary geographic area in which an automobile is to be utilized; and

said purchase data includes a geographic location.

25. The method of claim 21 wherein said program price includes an effective time period, and a quantity, a grade and a brand of said automotive fuel; and

said purchase data includes a date, and a quantity, a grade and a brand of said automotive fuel.

26. The method of claim 21 wherein said account identifier identifies a co-branded account having a finders fee associated therewith; and

said program price is based in part on said finders fee.

27. The method of claim 21 wherein said program price is inclusive of taxes on said automotive fuel.

28. The method of claim 21 wherein said program price is exclusive of taxes on said automotive fuel.

29. The method of claim 21 wherein said payment due to said customer is provided as a credit to the account identified by said account identifier.

30. The method of claim 21 wherein said purchase data includes a geographic area of said purchase, a date of said purchase, and a quantity, a grade and a brand of said automotive fuel.

31. A system for calculating a payment due on a purchase of an automotive fuel by a customer, comprising:

a processor;

a memory connected to said processor and including instructions for operating said processor to perform the steps of:

receiving purchase data describing a purchase of said automotive fuel by said customer, said purchase data including an account identifier;

retrieving from said computer, using said account identifier, a program price associated with said account identifier; and

calculating on said computer a payment due to said customer based in part on the difference between said program price from said purchase price.

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32.   The system of claim 31 wherein said program price is a discount to said retail price.

33.   The system of claim 31 wherein said program price is a capped price.

34.   The system of claim 31 wherein said program price is based in part on a primary geographic area in which an automobile is to be utilized;

said purchase information includes a geographic location.

35.   The system of claim 31 wherein said program price includes an effective time period, and a quantity, a grade and a brand of said automotive fuel; and

said purchase information includes a date and a quantity, grade and brand of said automotive fuel.

36.   The system of claim 31 wherein said account identifier identifies a co-branded account having a finders fee associated therewith; and

said program price is based in part on said finders fee.

37.   The system of claim 31 wherein said program price is inclusive of taxes on said automotive fuel.

38.   The system of claim 31 wherein said program price is exclusive of taxes on said automotive fuel.

39.   The system of claim 31 wherein said payment due to said customer is provided as a credit to the account identified by said account identifier.

40.   The system of claim 31 wherein said purchase data includes a geographic area of said purchase, a date of said purchase, and a quantity, a grade and a brand of said automotive fuel.

41.   A system for calculating a payment due on a purchase of an automotive fuel by a customer, comprising the steps of:

means for receiving purchase data describing a purchase of said automotive fuel by said customer, said purchase data including an account identifier;

means for retrieving from said computer, using said account identifier, a program price associated with said account identifier; and

means for calculating on said computer a payment due to said customer based in part on the difference between said program price from said purchase price.

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42. A computer-readable medium for calculating a payment due on a purchase of an automotive fuel by a customer, said computer-readable medium containing control instructions operative to control a computer to perform the steps of:

receiving purchase data describing a purchase of said automotive fuel by said customer, said purchase data including an account identifier;

retrieving from said computer, using said account identifier, a program price associated with said account identifier; and

calculating on said computer a payment due to said customer based in part on the difference between said program price from said purchase price.

43. A method operable on a computer for calculating a payment due on a purchase of an automotive fuel by a customer, comprising the steps of:

receiving purchase data describing a purchase of said automotive fuel by said customer, said purchase data including an account identifier, a type of said automotive fuel, a purchase date, a purchase quantity and a purchase price;

retrieving from said computer stored data associated with said account identifier, said stored data including a program price for a purchase of a predetermined quantity of a selected type of automotive fuel within a predetermined date range;

comparing said purchase date to said predetermined date range to determine if said purchase date is within said predetermined date range;

comparing said type of automotive fuel purchased to said selected type to determine if said type purchased is said selected type;

comparing said purchase quantity to said predetermined quantity to determine if said purchase quantity is within said predetermined quantity; and

calculating on said computer a payment due to said customer based in part on the difference between said program price and said purchase price.

44. A method in accordance with claim 43 wherein said program price comprises a discount to a retail price.

45. A method in accordance with claim 44 wherein said program price comprises a capped price.

46. A system for calculating a payment due on a purchase of an automotive fuel by a

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customer, comprising:

a processor;

a memory operatively connected to said processor;

said processor operative with control instructions stored in said memory to perform the steps of:

receiving purchase data describing a purchase of said automotive fuel by said customer, said purchase data including a account identifier, a type of said automotive fuel, a purchase date, a purchase quantity and a purchase price;

retrieving stored data associated with said account identifier, said stored data including a program price for a purchase of a predetermined quantity of a selected type of automotive fuel within a predetermined date range;

comparing said purchase date to said predetermined date range to determine if said purchase date is within said predetermined date range;

comparing said type of automotive fuel purchased to said selected type to determine if said type purchased is said selected type;

comparing said purchase quantity to said predetermined quantity to determine if said purchase quantity is within said predetermined quantity; and

calculating a payment due to said customer based in part on the difference between said program price and said purchase price.

47.   A system in accordance with claim 46 wherein said program price comprises a discount to a retail price.

48.   A system in accordance with claim 46 wherein said program price comprises a capped price.

49.   A computer-readable medium for controlling the operation of a computer to calculate a payment due to a purchaser of an automotive fuel by a customer, said computer-readable medium containing control instructions operative to control a computer to perform the steps of:

receiving purchase data describing a purchase of said automotive fuel by said customer, said purchase data including an account identifier, a type of said automotive fuel, a purchase date, a purchase quantity and a purchase price;

retrieving stored data associated with said account identifier, said stored data including a program price for a purchase of a predetermined quantity of a selected type of automotive fuel within a predetermined date range;

comparing said purchase date to said predetermined date range to determine if said purchase date is within said predetermined date range;

comparing said type of automotive fuel purchased to said selected type to determine if said type purchased is said selected type;

comparing said purchase quantity to said predetermined quantity to determine if said purchase quantity is within said predetermined quantity; and

calculating a payment due to said customer based in part on the difference between said program price and said purchase price.

50.   A system for applying a rebate to a purchase of an automotive fuel by a customer, comprising:

means for receiving purchase data describing a purchase of said automotive fuel by said customer, said purchase data including an account identifier, a type of said automotive fuel, a purchase date, a purchase quantity and a purchase price;

means for retrieving stored data associated with said account identifier, said stored data including a program price for a purchase of a predetermined quantity of a selected type of automotive fuel within a predetermined date range;

means for comparing said purchase date to said predetermined date range to determine if said purchase date is within said predetermined date range;

means for comparing said type of automotive fuel purchased to said selected type to determine if said type purchased is said selected type;

means for comparing said purchase quantity to said predetermined quantity to determine if said purchase quantity is within said predetermined quantity; and

means for calculating a payment due to said customer based in part on the difference between said program price and said purchase price.

51.   A method of purchasing an automotive fuel at a program price, comprising the steps of:

purchasing an automobile;

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receiving with said automobile an option to purchase an automotive fuel at said program price, said option associated with an account identifier;

using said account identifier to purchase said automotive fuel at a retail price; and

receiving a payment determined in part by the difference between said retail price and said preset program price.

52. A method in accordance with claim 51 wherein said step of receiving a payment includes receiving a credit to the account identified by said account identifier.

53. A method operable on a computer for motivating the purchase of an automobile with an incentive, comprising the steps of:

offering for sale an automobile to a customer;

providing with said offer an incentive including terms enabling said customer to purchase automotive fuel at a program price;

selling said automobile to said customer;

retrieving from said customer an account identifier; and

storing on said computer said account identifier in association with said terms of said incentive whereby said terms are used to calculate a payment due to said customer when said customer purchases said automotive fuel.

54. A method operable on a computer for providing a program price for the purchase of a vehicle fuel, comprising the steps of:

receiving usage data;

determining a current price for said vehicle fuel;

calculating, on said computer, using said usage data and said current price, said program price for said vehicle fuel;

guaranteeing, based on said usage data, said program price;

developing a financial hedging strategy to diminish the risk associated with said guaranteeing of said program price; and

storing said program price on said computer for use in association with a purchase of said vehicle fuel.

55. A method in accordance with claim 54 wherein said usage data includes a quantity of fuel to be purchased, a number of months during which said program price will apply and a type of fuel

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to be purchased

56.   A method in accordance with claim 54 wherein said step of calculating said program price includes calculating multiple program prices for multiple geographic regions.

57.   A method in accordance with claim 54 wherein said program price is exclusive of any taxes levied on said vehicle fuel.

58.   A method in accordance with claim 54 wherein said program price is inclusive of any taxes levied on said vehicle fuel.

59.   A method in accordance with claim 54 wherein said hedging strategy includes purchasing a futures contract on said vehicle fuel.

60.   A method in accordance with claim 54 wherein said program price is a discount to said current price.

61.   A method in accordance with claim 54 wherein said program price is a capped price.

62.   A system for providing a program price for a vehicle fuel, comprising:

a processor;

a memory connected to said processor;

said processor operative with control instructions and data stored in said memory to perform the steps of:

receiving usage data;

determining a current price for said vehicle fuel;

calculating, on said computer, using said usage data and said current price, said program price for said vehicle fuel;

guaranteeing, based on said usage data, said program price;

developing a financial hedging strategy to diminish the risk associated with said guarantee of said program price; and

storing said program price on said computer for use in association with a purchase of said vehicle fuel.

63.   A system in accordance with claim 62 wherein said usage data includes a quantity of fuel to be purchased, a number of months during which said program price will apply and a type of fuel to be purchased

64.   A system in accordance with claim 62 wherein said step of calculating said program

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price includes calculating multiple program prices for multiple geographic regions.

65.   A system in accordance with claim 62 wherein said program price is exclusive of any taxes levied on said vehicle fuel.

66.   A system in accordance with claim 62 wherein said program price is inclusive of any taxes levied on said vehicle fuel.

67.   A system in accordance with claim 62 wherein said hedging strategy includes purchasing a futures contract on said vehicle fuel.

68.   A system in accordance with claim 62 wherein said program price is a discount to said current price.

69.   A system in accordance with claim 62 wherein said program price is a capped price.

70.   A system for providing a program price for a vehicle fuel, comprising:

means for receiving usage data;

means for determining a current price for said vehicle fuel;

means for calculating, on said computer, using said usage data and said current price, said program price for said vehicle fuel;

means for guaranteeing, based on said usage data, said program price;

means for developing a financial hedging strategy to diminish the risk associated with said guarantee of said program price; and

means for storing said program price on said computer for use in association with a purchase of said vehicle fuel.

71.   A computer-readable medium operative with a computer to provide a program price for a vehicle fuel, said computer-readable medium including control information to control the operation of a computer to perform the steps of:

receiving usage data;

determining a current price for said vehicle fuel;

calculating, on said computer, using said usage data and said current price, said program price for said vehicle fuel;

guaranteeing, based on said usage data, said program price;

developing a financial hedging strategy to diminish the risk associated with said guarantee of said program price; and

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storing said program price on said computer for use in association with a purchase of said vehicle fuel.

72. A method operable on a computer to provide a user a program price for a vehicle fuel, comprising the steps of:

receiving an account identifier;

determining said program price;

storing said program price in association with said account identifier on said computer;

receiving purchase information indicating a purchase of said vehicle fuel at a retail price using said account identifier;

retrieving said program price from said computer; and

calculating, using said program price and said retail price, a payment due to said customer.

73. A system for providing a consumer a program price for a vehicle fuel, comprising:

a processor;

a memory operatively connected to said processor;

said processor operative with control instructions in said memory to perform the steps of:

receiving an account identifier;

determining said program price;

storing said program price in association with said account identifier on said computer;

receiving purchase information indicating a purchase of said vehicle fuel at a retail price using said account identifier;

retrieving said program price from said computer; and

calculating, using said program price and said retail price, a payment due to said customer.

74. A computer-readable medium operative with a computer to provide a consumer a program price for a vehicle fuel, said computer-readable medium including control information to control the operation of a computer to perform the steps of:

receiving an account identifier;

determining said program price;

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storing said program price in association with said account identifier on said computer;

receiving purchase information indicating a purchase of said vehicle fuel at a retail price using said account identifier;

retrieving said program price from said computer; and

calculating, using said program price and said retail price, a payment due to said customer.

75. A system for providing a consumer a program price for a vehicle fuel, comprising:

means for receiving an account identifier;

means for determining said program price;

means for storing said program price in association with said account identifier on said computer;

means for receiving purchase information indicating a purchase of said vehicle fuel at a retail price using said account identifier;

means for retrieving said program price from said computer; and

means for calculating, using said program price and said retail price, a payment due to said customer.

76. A method operable on a computer for calculating a payment due on a purchase of a vehicle fuel by a customer, comprising the steps of:

receiving purchase data describing a purchase of said vehicle fuel by said customer, said purchase data including an account identifier and a purchase price;

retrieving from said computer, using said account identifier, a program price associated with said account identifier; and

calculating on said computer a payment due to said customer based in part on the difference between said program price and said purchase price.

77. A system for calculating a payment due on a purchase of a vehicle fuel by a customer, comprising:

a processor;

a memory connected to said processor and including instructions for operating said processor to perform the steps of:

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receiving purchase data describing a purchase of said vehicle fuel by said customer, said purchase data including an account identifier;

retrieving from said computer, using said account identifier, a program price associated with said account identifier; and

calculating on said computer a payment due to said customer based in part on the difference between said program price from said purchase price.

78. A system for calculating a payment due on a purchase of a vehicle fuel by a customer, comprising:

means for receiving purchase data describing a purchase of said vehicle fuel by said customer, said purchase data including an account identifier;

means for retrieving from said computer, using said account identifier, a program price associated with said account identifier; and

means for calculating on said computer a payment due to said customer based in part on the difference between said program price from said purchase price.

79. A computer-readable medium for calculating a payment due on a purchase of a vehicle fuel by a customer, said computer-readable medium containing control instructions operative to control a computer to perform the steps of:

receiving purchase data describing a purchase of said vehicle fuel by said customer, said purchase data including an account identifier;

retrieving from said computer, using said account identifier, a program price associated with said account identifier; and

calculating on said computer a payment due to said customer based in part on the difference between said program price from said purchase price.